

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer-implemented method performed for a financial institution having system resources for posting transactions to accounts, comprising:
 - a) receiving at a computerized system transactions related to a plurality of the accounts;
 - b) in response to receiving the transactions, the computerized system:
 - ~~_____~~ converting the transactions into messages;
 - b1) assigning a lower priority to messages~~any of the received transactions that are~~ ready for posting relative to any of the received transactions that are of a second type of message~~transactions;~~
 - b2) processing, with the system resources, the second type of message~~transactions~~ into transactions that are ready for posting at the a higher priority than the ready-for-posting message~~transactions;~~ and
 - b3) posting the ready-for-posting message~~transactions, including the second type~~ of transactions that are processed into ready-for-posting messages, to the accounts when the system resources are available;
 - c) wherein~~providing an ability for~~ the posting of the ready-for-posting message~~transactions~~ can~~to~~ occur in substantially real-time and can~~be~~ interspersed with the processing of the second type of message~~transactions;~~ and

d) wherein the ~~processing~~posting of the ~~second type of messages and the~~ready-for-posting ~~message~~transactions comprises:

d1) at a first instance, ~~retrieving~~ identifying any of the ready-for-posting all transactions that are related to a first one of the accounts and have an effective transaction date that are within a predetermined historical first time period;

d2) first calculating a first new balance for the ~~one~~first account based on the ready-for-posting transactions identified ~~retrieved transactions at the first instance;~~

d3) at a second instance subsequent to the first instance, identifying a first new one of the ready-for-posting transactions that is related to the first account and also has an effective transaction date within the predetermined first time period;-

d4) second calculating a second new balance for the ~~one~~first account based on one of the second type of messages that is related to the one account by re-calculating the first new balance with the first new ready-for-posting message included in the re-calculating; and

d5) generating an automatic adjustment, based on the effective transaction date of the first new ready-for-posting message relative to the effective transaction dates of the ready-for-posting transactions identified at the first instance, when there is a difference between the first and second calculating;

d6) first updating the ~~one~~first account based on the first calculating, the second calculating, and the automatic adjustment; and

d7) scheduling a next time action on the first account for a next activity to be

~~occurred for the one account as updated based on receiving no additional transaction for the one account before the next time~~by:

d71) performing substantially in real time the next action on the first account upon identifying a second new ready-for-posting transaction that is related to the first account, wherein the second new ready-for-posting transaction is identified prior to an expiration of a predetermined second time period subsequent to the first updating; and

d72) performing substantially in real time the next action on the first account upon the expiration of the predetermined second time period subsequent to the first updating, wherein the expiration is reached prior to the second new-ready-for-posting transaction being identified;

d8) repeating the scheduling the next updating of the first account for updates of the first account subsequent to the second updating.

2. (Currently amended) The computer-implemented method as set forth in claim 1, wherein the second type of ~~message~~transactions comprise[s] an authorization request.

3. (Currently amended) The computer-implemented method as set forth in claim 1, wherein the ready-for-posting ~~message~~transactions are approved charges to the accounts.

4. (Currently amended) The computer-implemented method as set forth in claim 1,

wherein the accounts comprise credit accounts.

5. (Currently amended) The computer-implemented method as set forth in claim 1, wherein the receiving of the transactions at the computerized system comprises receiving the transactions at a plurality of times throughout a day.

6. (Currently amended) The computer-implemented method as set forth in claim 1, wherein the receiving of the transactions at the computerized system comprises receiving a group of the transactions at one time.

7. – 13. (Canceled).

14. (Currently amended) The computer-implemented method as set forth in claim 1, wherein ~~posting the automatic adjustment~~ comprises ~~a calculating~~calculated interest for the first account[s].

15. (Currently amended) The computer-implemented method as set forth in claim 1, wherein ~~posting the automatic adjustment~~ comprises ~~a calculating fee~~calculated fee for the first account[s].

16. (Canceled).

17. (Currently amended) The computer-implemented method as set forth in claim 1, wherein the receiving at the computerized system comprises receiving at the computerize system of the financial institution.

18. (Currently amended) The computer-implemented method as set forth in claim 1, wherein the receiving at the computerized system comprises receiving at the computerized system the transactions on behalf of the financial institution.

19. (Canceled).

20. (Currently amended) The computer-implemented method of claim 1, wherein the ~~step of providing~~generating an automatic adjustment comprises:

issuing a fee or a credit as a third new ready-for-posting transaction to cover the difference.

21. (Currently amended) The computer-implemented method of claim 1, wherein the next ~~activity~~action is a statement generation.

22. (Currently amended) The computer-implemented method of claim 1, wherein the next ~~activity~~action is a letter generation.

23. – 29. (Canceled).

30. (Currently amended) The computer-implemented method of claim 1, wherein:
the plurality of accounts comprises a group account and one or more detail accounts
belonging to the group account, the ~~one~~first account is one of the detail accounts belonging to the
group account; and
the ~~processing of the second type of messages~~posting of the ready-for-posting
transactions further comprises propagating the first updating of the ~~one~~first account to the group
account to also update the group account.

31. (Canceled).

32. (Canceled).

33. (Currently amended) The computer-implemented method of claim 1, wherein the
first updating the ~~one~~first account comprises updating a plurality of existing balances associated
with the ~~one~~first account by at least: updating a first one of the existing balances based on the
first calculating, the second calculating, and the automatic adjustment; and updating a second one
of the existing balances based on a contribution of the updated first balance.

34. (Canceled).

35. (Currently amended) The computer-implemented method of claim 1, wherein the updating the ~~one~~ first account comprises:

setting up a data structure for an aging chain of balances for updating a plurality of existing balances associated with the ~~one~~ first account for the computerized system to perform balance aging on the plurality of existing balances by at least:

receiving a request to the data structure to update a first one of the existing balances;

moving a first existing value representing the [of a] first one of the existing balances to a second one of the existing balances in response to the update request; and

replacing the first existing value in updating the first existing balance with a value based on the first calculating, the second calculating, and the automatic adjustment in response to the update request.

36. (Currently amended) The computer-implemented method of claim 35, wherein the updating-balancing aging on the plurality of existing balances associated with the ~~one~~ first account further includes:

moving a second existing value ~~of~~ representing the second existing balance to a third one of the existing balances prior to the moving of the first existing value from the first existing balance to the second existing balance.

37. (Currently amended) The computer-implemented method of claim 1, wherein the one ~~aeccount~~first is a periodic account associated with a time period, and wherein the predetermined ~~historical~~first time period is within the time period associated with the periodic account.

38. (Currently amended) The computer-implemented method of claim 1, wherein one of the plurality of the accounts is a first periodic account associated with a first time period, and some other ones of the plurality of the accounts are created periodic accounts that are of the same type as the first periodic account but with time periods different from each other and the first time period.